

Information to identify the case:

Debtor 1	Philip Milano	Social Security number or ITIN	xxx-xx-7883
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24079-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Philip Milano

10/3/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Philip Milano
 Debtor

Case No. 17-24079-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Oct 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2018.

db Philip Milano, Calle 160 No. 64-11, Interior 9 Apartamento 603, Bogota, Colombia 111156, COLOMBIA
 14708441 +Ascent 430, 430 Ascent Drive, Wexford, PA 15090-6854
 14708445 +Clark County Collection Service, 8860 West Sunset Road, Las Vegas, NV 89148-4898
 14708447 +Grant and Weber, 871 Coronado Center Drive, Suite 211, Henderson, NV 89052-3977
 14708449 +One Nevada Federal Credit Union, 2645 South Mojave Road, Las Vegas, NV 89121-1299

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRSHEARER.COM Oct 04 2018 06:13:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 04 2018 02:25:57 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14708442 +EDI: BANKAMER2.COM Oct 04 2018 06:13:00 Bank of America, P.O. Box 17054, Wilmington, DE 19884-0001

14708443 +EDI: TSYS2.COM Oct 04 2018 06:13:00 Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014

14708444 +EDI: CHASE.COM Oct 04 2018 06:13:00 Chase, P.O. Box 15299, Wilmington, DE 19850-5299

14708446 +EDI: RCSFNBMARIN.COM Oct 04 2018 06:13:00 Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872

14708448 +E-mail/Text: bnc@nordstrom.com Oct 04 2018 02:25:20 Nordstrom Bank, PO Box 13589, Scottsdale, AZ 85267-3589

14710275 +EDI: PRA.COM Oct 04 2018 06:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14708450 +EDI: RMSC.COM Oct 04 2018 06:13:00 Synch/Care Credit, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.

aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com; rspclaw@gmail.com
 Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com; rspclaw@gmail.com
 Shawn N. Wright on behalf of Debtor Philip Milano shawn@shawnwrightlaw.com, wrightshawn@hotmail.com; wrightshawn49@gmail.com; wrightshawnecf@gmail.com; audrey@shawnwrightlaw.com
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TOTAL: 5